

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF NORTH CAROLINA  
STATESVILLE DIVISION**

IN RE: Debtor  
Michael James Garvey

Case No. 18-50455

Chapter 13

SSN#: XXX-XX-6227

Related Docket #: 76

**RESPONSE OF TRUSTEE TO MOTION FOR LOAN MODIFICATION MANAGEMENT**

1) The current conduit payment is \$579.35, effective in February of 2020. Pursuant to the LMM policy, an interim conduit mortgage payment of \$497.49 would be required.

2) To achieve this, an increase in the present plan payment would be required beginning in February, and the debtor is requested to begin making an increased plan payment as necessary in February, 2020 as estimated by consent of the debtor attorney and trustee.

3) Standard LMM policy is to reserve further disbursement on any pre-petition arrears, which is not addressed in the motion.

Wherefore, the Trustee respectfully requests that the Court set a hearing on this matter and that it grant such other and further relief as it deems appropriate and just.

Dated: 1/16/2020

Steven G. Tate, Chapter 13 Trustee  
212 Cooper St  
Statesville, NC 28677-5856  
(704) 872-0068 | general@ch13sta.com

**CERTIFICATE OF SERVICE**

The parties whose names and addresses are listed below were served by United States first class mail, postage prepaid on 1/16/2020.

A. Hamby  
Office of the Chapter 13 Trustee

ASHE COUNTY TAX COLLECTOR, SUITE 2275, 150 GOVERNMENT CIR, JEFFERSON, NC 28640-9377  
Bark Mobile, 180 Boone Heights Dr, Boone, NC 28607  
BLUE RIDGE ELECTRIC, PO BOX 112, LENOIR, NC 28645-0112  
Calvary SPV I LLC, assignee of Capital One Bank, 500 Summit Lake Dr Ste 400, Valhalla, NY 10595  
Cavalry SPV I LLC, PO Box 27288, Tempe, AZ 85282  
Internal Revenue Service, PO Box 7317, Philadelphia, PA 19101-7317  
Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346  
Michael James Garvey, 330 Walter Godbey Rd, West Jefferson, NC 28694  
Michael Jay Emrey, Shapiro & Ingle, LLP, 10130 Perimeter Parkway, Suite 400, Charlotte, NC 28216  
Nationstar Mortgage LLC dba Mr Cooper, c/o Joseph J Vonnegut/Hutchens Law Firm, Bankruptcy Dept, PO Box 2505, Fayetteville, NC 28302  
Nationstar Mortgage LLC, Attn: Bankruptcy Department, PO Box 619096, Dallas, TX 75261-9741  
Nationstar Mortgage LLC, Bankruptcy Department, PO Box 619094, Dallas, TX 75261-9741  
North Carolina Department of Revenue, Bankruptcy Unit, P.O. Box 1168, Raleigh, NC 27602-1168  
SST as servicing agent for CIGPF I CORP, 4315 Pickett Road, Bankruptcy Department, St. Joseph, MO 64503  
US Attorney, 227 W Trade St Ste 1650, Charlotte, NC 28202  
US Attorneys Office, 100 Otis St Room 233, Asheville, NC 28801

Total Served: 16